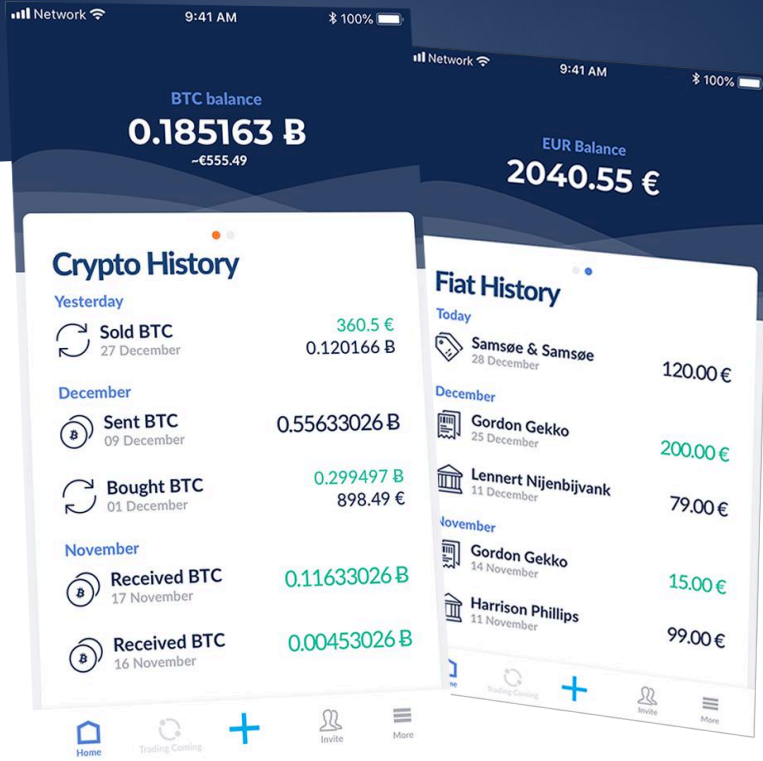


## The crypto-first banking platform

Pre-signups  
**40,000+**

Live since  
**Dec 2018**



Full German bank account



EUR deposits protected



HD cryptocurrency wallet<sup>2</sup>



Fastest EUR <> Crypto trading<sup>1</sup>



Low and transparent trading fees



Contactless debit cards



Web and mobile apps

### Notable investors



COPARION

EARLYBIRD

ALTERNATIVE STRATEGIC INVESTMENTS

### Our business model

#### TRADING REVENUES

#### CROSS SELLING

TIER	TRADING REVENUES	CROSS SELLING
BASIC TIER	1% per trade €15,000 per 30 days	Brokerages Fixed deposits Savings plan Wealth mgmt. Lending
PRO TIER	>€15,000 Individual pricing based on volume	

### Team heads: banking and blockchain veterans



Christoph Iwaniez  
**CFO**



Benjamin Jones  
**CTO**



Konstantin Werhahn  
**CPO**



Jan Goslicki  
**CCO**



Jörg von Minckwitz  
**Co-founder & Chief Strategist**

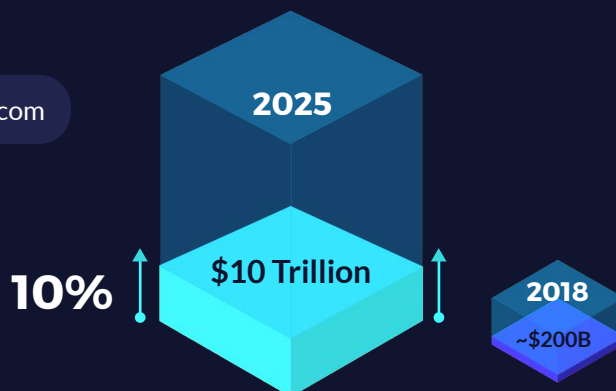
<sup>1</sup> Balance credited in less than 1 hour.

<sup>2</sup> Hierarchical deterministic wallets offer increased privacy without adding to the burden of managing a large number of keys.

**PRIVATE SALE LIVE** GET IN TOUCH > [invest@bitwala.com](mailto:invest@bitwala.com)

## The opportunity

By 2025 more than 10% of the global GDP will be tokenised and available for trading on a blockchain.<sup>1</sup>



Bitwala crypto-first banking platform intends to dominate a sizable share of the future market by:

- ✓ Removing friction: becoming the gateway to tokenised assets for the masses.
- ✓ Increasing convenience: merging banking, saving and trading, as one.
- ✓ Enabling new use cases: such as crypto lending and investment plans.
- ✓ Expanding into new countries and markets.

## Security Token Offering *Fully German compliant STO*

Participate now and profit from a potential multi-trillion market, ready to be unlocked!



Tokens give 15% preferential participation rights in dividends and exit proceeds<sup>3</sup>



Tokens are directly linked to Bitwala's market value<sup>2</sup>



Tokens are fungible and easily tradable<sup>2</sup>



Tokens provide downround anti-dilution protection<sup>3</sup>

Token nominal price	<b>1 BWL = 1 EUR</b>	Accepted currencies	<b>EUR, BTC, ETH</b>
Soft-cap / Hard-cap	<b>15M / 75M tokens</b>	Tokens reserved for Team & Ambassadors	<b>10% of all tokens generated</b>
Soft-cap / Hard-cap valuation*	<b>80M / 400M EUR</b>	Participation rights	<b>15% over Bitwala's distributed annual profits and exit proceeds</b>

\*Bitwala tokens cannot be strictly compared to company equity. BWL tokens have specific advantages and differences over traditional equity rounds (please refer to investment documents). The numbers shown here are an estimation based on participation rights and token distribution.

### Private Sale

Reserved for institutional as well as private investors with a minimum investment size of €100k. Six investment slots are reserved for strategic and VIP, same bonus applies.

### Public Sale

The BitwalaToken public sale will start in Q2 2019 and run for approximately 30 days. The tokens will be sold on a first come first served basis.

**Minimum investment** €500

BONUS	MINIMUM INVESTMENT	BONUS	AMT. OF PUBLIC SALE
25%	€2,500,000	10.0%	6.25%
20%	€1,000,000	5.0%	18.75%
15%	€100,000	Full price	75%

<sup>1</sup> [http://www3.weforum.org/docs/WEF\\_GAC15\\_Technological\\_Tipping\\_Points\\_report\\_2015.pdf](http://www3.weforum.org/docs/WEF_GAC15_Technological_Tipping_Points_report_2015.pdf)  
<sup>2</sup> on Bitwala's future Multilateral Trading Facility and/or third parties' platforms.  
<sup>3</sup> final specification will be available in the security prospectus.

A prospectus regarding the outlined Bitwala Token has not yet been published. In case of publication the prospectus will be available under <https://token.bitwala.com>. This document represents solely a non-binding preliminary information which serves exclusively advertising purposes and is not a prospectus in the sense of the European Securities Prospectus Act, the German Investment Act or the German Investment Code or a corresponding foreign law. The content is neither an offer nor a solicitation of an offer to purchase tokens or securities. The information in this document does not constitute investment advice or investment recommendation. The greatest possible care has been taken in the preparation of this document, but errors and omissions remain reserved. The statements made are based on evaluations, economic data, own assessments and are forward looking statements at the time of preparation of the document and can be subject to changes. This document may not be reproduced in whole or in part, distributed to other persons or published without consent of Bitwala. Persons who come into possession of this document must inform themselves of and comply with all applicable laws and regulations.